

Parties

1. Plaintiff, Patricia A. Davidson is a Natural person and consumer as defined by 15 U.S.C 1681a(c), residing in Fortworth, Texas at address 805 Heights Drive Apt F.
2. Texan Credit Corporation is a corporation organized and existing under the laws of Texas, with its principal place of business at 357 Jacob St, Timpson, TX 75975.
3. Texan Credit Corporation provides consumer Financial products including personal Loans to residents of Texas. Texan Credit is registered with the Texas Secretary of State and its Registered agent is Stacy Pledger 357 Jacob St, Timpson, TX 75975.
4. Texan Credit Corporation acts as a "Furnisher" of information to Consumer Reporting Agencies as defined by the Fair Credit Reporting Act(FCRA), 15 U.S.C § 1681s-2.
5. As a Furnisher of information, Texan Credit Corporation is required to ensure the Accuracy and integrity of the information it provides to the Consumer Reporting Agency.

Jurisdiction and Venue

6. This Court has subject matter jurisdiction under 28 U.S.C. § 1331 because this Action arises under the Fair Credit Reporting Act 15 U.S.C § 1681 et seq.
7. This Court has personal Jurisdiction over the defendant because the defendant conduct Business within the State of Texas and/ or the claims asserted herein arise out of Defendant's activities in the State of Texas.
8. Venue is proper in this Judicial district pursuant to 28 U.S.C § 1391(b)(1) and (2) because Substantial part of events or omissions giving rise to the claim occurred in this district and /or the defendant resides in this district.

Factual Allegations

9. Plaintiff had an account with Texan Credit Corporation, which was reported to the Consumer reporting agency. Texan Credit reported inaccurate information.
10. On or about February 10, 2024, Defendant receives a letter in the mail from Plaintiff Stating she has a balance remaining of 1464.65 with an account ending in 3875. See Exhibit A

11. On March 13, 2024, a Consumer Report About Plaintiff was generated and Maintained by Equifax, a consumer reporting agency as defined by 15 U.S.C § 1681 (a)(f). Exhibit B
12. In the Report Plaintiff observed a different balance reporting March 01, 2024, in the Amount of 1400 from Defendant Texan Credit Corporation. Exhibit C
13. Plaintiff Maintained her consumer report from Equifax for 02/01/2024 and discovered A different amount was reported from defendants Texan Credit Corporation in the Amount of 1,1015 and past due amount of 1400.
14. Plaintiff maintained her credit report from Transunion and observed a different amount Reported in the amount of 1499. See Exhibit E

Fair Credit Reporting Act

15 U.S.C 1681

Under 15 U.S.C § 1681s–2(a) this section imposes duties on furnishes of information And prohibits the reporting of information with knowledge of errors. 15 U.S.C §1681s–2(b) this section requires furnishers to investigate disputes forwarded by consumer Reporting agencies and correct any inaccuracies found during such investigations. 15 U.S.C § 1681p this provision outlines the statute of limitations for bringing an action Under the FCRA. 15 U.S.C § 1681(n) and 1681(o) these sections provide for civil liability For willful and negligent noncompliance, respectively allowing for the recovery of Damages and cost, and potentially punitive damages.

Factual Allegations cont'd

15. March 19, 2024, at 5:24 p.m. Plaintiff makes a phone call to defendant Texan Credit Corporation to try and retrieve installment agreement and also to get accurate The amount that is owed. Plaintiff records a conversation with Defendant. See Exhibit F, G
16. March 25, 2024 Plaintiff sent letters to Equifax and Transunion to request a Investigation of the wrong amount being reported. See Exhibit H, I, J
17. April 02, 2024, Equifax starts investigation. See Exhibit K
18. April 8, 2024, at 10:46 Plaintiff goes to Defendant's location 2901 Alta Mere Dr

Ste 400 to request a copy of the installment agreement. The plaintiff records the Conversation. Defendants Refused to give installment agreement to Plaintiff instead Provided a paper stating a balance of 1350 and a payoff of 1525. See Exhibit L,M,N

19. April 9, 2024, Plaintiff receives email alert from Equifax that Plaintiff changed balance In the account from 1400 to 1350 with account ending in 3875-2. Exhibit O, P
20. On April 9, 2024, Plaintiff received email alert from Transunion that Defendant Texan Credit Corporation deleted account.

Allegedly Accusations

21. Plaintiff believes Defendant Texan Credit Corporation Submitted the amount to Equifax April 9, 2024, to corroborate with a paper given to Defendant April 8, 2024 Which is a violation of 15 U.S.C. 1681(o).

Factual Allegations cont'd

22. The plaintiff filed a complaint with the Consumer Financial Protection Bureau to Request loan agreement. Exhibit Q
23. April 15, 2024, responded without providing an installment agreement. Exhibit R
24. Plaintiff receives updated Credit Report from Equifax, Plaintiff observed that The defendant didnt mark the account as disputed as Required. *Gorman v Wolfpoff LLP*(584 F.3d 1147, 9th Cir. 2009) : *The court held that the furnisher must Investigate and mark the account as disputed if the consumer disputes the Information. Exhibit Q*
25. April 21, 2024 Plaintiff applied for a car loan received email notifications that she Was denied. Plaintiff got worried and upon discover Defendant had reported an Updated payment history from 2023 that caused the plaintiff's score to drop. See R, S
26. Defendant still didnt provide a loan agreement and violated Plaintiff's consumer rights.

27. April 21, 2024 Plaintiff Applied for car Loan and received Denied due to low credit

Violations of the FCRA

25. Texan Credit Corporations Violated sections 1681n and 1681o of the FCRA three Times By willfully and negligently failing to comply with the requirements imposed On Furnishers of information under 15 U.S.C § 1681s-2(b).

Damages

26. Plaintiff seeks 20,000 compensatory damages for emotional distress.

27. Plaintiff seek 20,000 for emotional Pain and Mental Anguish

28. Plaintiff seek 20,000 for Punitive damages

Relief

29. An order compelling Defendant to correct any inaccuracies in Plaintiff Credit Report, and cease any actions causing ongoing harm.

30. An order requiring Defendants to implement adequate procedures and Safeguards to prevent future occurrences of similar misconduct.

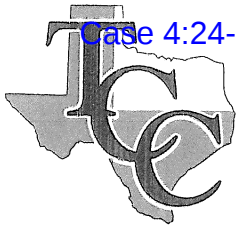
31. An order prohibiting Defendants from engaging in any deceptive, Unfair, or Unlawful business practices that harm consumers

Patricia A. Davidson


Patricia_Davidson@yahoo.com

Cell 903-471-4839

Alt 682-417-1011



TEXAN CREDIT CORP.

February 6, 2024

Exhibit
A

T42 P2 **AUTO**ALL FORAADC 760 165752-1-1-1 - 11981



Patricia Davidson
805 Heights Dr Apt F
Ft Worth, TX 76112-9429

RE: Account Number 3875 with Texan Credit Corporation

Dear Patricia Davidson:

This communication is from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. Texan Credit Corporation understands your non-payment to date may be an oversight.

As of today's date, the amount due on the account referenced above is \$1,464.65. Since we wish to encourage the resolution of your account, Texan Credit Corporation would like to make a one-time offer to settle this debt for 75% of the total amount owed, which would be \$1,098.49, if paid by April 30th, 2024, we will consider your account paid in full and in good standing.

Please direct all payments to:
Texan Credit Corporation
P.O. Box 130
Timpson, Texas 75975-0130

Please make a notation of your account number or include this letter with your payment, so that your account can be properly credited. If \$1,098.49 is not paid by April 30th, 2024, then the full balance of \$1,464.65 will be due and owing on your account.

I appreciate your courtesies and look forward to hearing from you.

Yours very truly,
Sean Baumgartner
Sean Baumgartner
President

If the above referenced account is included in a bankruptcy, please disregard this notice and have the account holder or their attorney contact our office so we can mark the account accordingly. Texan Credit fully complies with all bankruptcy stays. If this was received in error, please contact our office.

Rebecca
1-817-920-1414
Bry
1511

Confirmation # 4073566461



myEquifax™



25

Sold To

Balance and Amounts

Balance

\$1,400

Credit Limit**High Credit**

\$900

Available Credit

Account Dates

Date Opened

Feb 17, 2023

Date Reported

Mar 01, 2024

Date of Last Activity**Date of First Delinquency**

Apr 2023

Comments and Contact

CHARGED OFF ACCOUNT

For questions regarding this account please contact:

TCC FORT WORTH SOUTH

2901 ALTA MERE DR

FORT WORTH, TX 76116-4100

(817) 920-1483

Exhibit C



Historical Account Information

Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
02/23 \$4,091	\$26		07/01/2020	\$3,500			Education Loan	
01/23 \$4,070			07/01/2020	\$3,500		\$0	Education Loan	
01/22 \$4,046			07/01/2020	\$3,500		\$0	Education Loan	
11/22 \$4,023	\$30		07/01/2020	\$3,500			Education Loan	
10/22 \$4,000	\$30		07/01/2020	\$3,500			Education Loan	
09/22 \$3,978			07/01/2020	\$3,500		\$0	Education Loan	
08/22 \$3,956			07/01/2020	\$3,500		\$0	Education Loan	
07/22 \$3,934	\$25		07/01/2020	\$3,500			Education Loan	
06/22 \$3,911			07/01/2020	\$3,500		\$0	Education Loan	
05/22 \$3,890			07/01/2020	\$3,500		\$0	Education Loan	
04/22 \$3,868	\$25		07/01/2020	\$3,500			Education Loan	
03/22 \$3,845	\$25		07/01/2020	\$3,500			Education Loan	

ICC FORT WORTH SOUTH 2901 ALTA MERE DR FORT WORTH TX 761164100 : 8179201483

Account Number 0704 Date Opened 02/17/2023 High Credit \$900 Credit Limit 10 Months Terms Duration 10 Months Terms Frequency Monthly Months Revd 11 Activity Designator Creditor Classification

Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del 1st Reported	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/01/2024	\$1,400	\$1,015				04/2023		08/2023					

Status - Charge Off; Type of Account - Installment; Type of Loan - Note Loan; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account;

Account History with Status Codes 01/2024 12/2023 11/2023 10/2023 09/2023 08/2023 07/2023 06/2023 05/2023 L L L L L L 3 2 1

Exhibit D

MARCH 2024

Case 4:24-cv-00524-P-BJ Document 1 Filed 06/05/24 Page 9 of 26 PageID 34

Overview

Exhibit

E

You have **100%** left to pay on this loan.

Balance

\$1499

Highest Balance

\$900

Monthly payment

\$0

Opened

Feb. 17, 2023 (1 yr, 1 mo)

Term

10 months

Payment History

Last payment

No Info

Current Payment
Status

In Collections/Charge-
off

Worst Payment Status

No Info

Account Details

1 van junior

March 19

5:24 PM

7.11.24
+ M.B.

Edit

Transcript 1

S1: How can I help you?

S2: Hello, yourself. I was calling, I have a very old account and I was trying to get the balance on it. I received--

S1: Hang on one second, I'm sorry. What's the phone number to be--?

Transcript 2

S2: 903-471-4849.

S1: Patricia Davidson?

S2: Right.

S1: As of today, it's \$1,511.92.

S2: So that's the pay off amount?

S1: Yes.

S2: Okay. And let me write this down. You said the payoff amount, it's how much--

S1: \$1,511.92.

S2: Do you mind--? Because I got a crazy schedule. Do you mind mailing me that?

S1: I can't mail anything, because that's changing daily with the interest.

S2: So, is it still growing interest even though it's a closed account?

S1: No, it's already charged off. It's written off. That's it. That means that's the total.

S2: Okay, so it wrote off at \$1,511.

S1: Right.

S2: Okay. And what's your name?

S1: Rebecca.

S2: Okay, Rebecca. Thank you.

S1: Okay, you're welcome. Bye-bye.

exhibit
6

9589 0710 5270 0359 4205 70

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

Atlanta, GA 30374

Certified Mail Fee	\$4.40	
\$	\$0.00	0039
Extra Services & Fees (check box, add fee as appropriate)	\$0.00	04
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00	
<input type="checkbox"/> Return Receipt (electronic)	\$0.00	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00	
<input type="checkbox"/> Adult Signature Required	\$0.00	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00	
Postage	\$0.68	
\$	\$0.68	
Total Postage and Fees	\$5.08	
\$		
Sent To		
Street and Apt. No., or PO Box No.		
City, State, ZIP+4®		

03/25/2024
equifax

Postmark Here

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

9589 0710 5270 0359 4205 87

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

Chester, PA 19016

Certified Mail Fee	\$4.40	
\$	\$0.00	0039
Extra Services & Fees (check box, add fee as appropriate)	\$0.00	04
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00	
<input type="checkbox"/> Return Receipt (electronic)	\$0.00	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00	
<input type="checkbox"/> Adult Signature Required	\$0.00	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00	
Postage	\$0.68	
\$	\$0.68	
Total Postage and Fees	\$5.08	
\$		
Sent To		
Street and Apt. No., or PO Box No.		
City, State, ZIP+4®		

03/25/2024
transunion

Postmark Here

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

Exhibit

Exhibit
I

Patricia Davidson
805 heights drive apt F
Fort Worth, Texas 76112
Date of Birth: 04/24/1986
SS#: 7299

Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374-0256

03/20/2024

Re: Request to Remove Inaccurate Credit Information

To Whom It May Concern:

Upon reviewing my credit report, I have identified certain item(s) that are not accurate and require correction:

1. The wrong amount is being reported
TCC FORT WORTH SOUTH
Account Number: 191900*****
Please ensure that all information is accurate

In accordance with the Fair Credit Reporting Act, I hereby request an investigation into these items and their removal from my credit report. It is my understanding that you will verify these items with the corresponding creditor. Any information that the creditor cannot confirm should be promptly deleted. I am aware that, as stated in 15 U.S.C. Sec. 1681i(a), you are obliged to complete this reinvestigation within 30 days of receiving this letter.

Please provide me with an updated copy of my credit report, free of charge as required by the act. Additionally, I kindly request that you notify any entities who have received my credit report in the past six months about the necessary corrections.

Thank you for your attention and assistance in resolving this matter.

Yours sincerely,

Patricia Davidson

Patricia Davidson

Sent Certified
March 25, 2024

Patricia Davidson
805 heights drive apt F
Fort Worth, Texas 76112
Date of Birth: 04/24/1986
SS#: 7299

TransUnion LLC Consumer Dispute Center
PO Box 2000
Chester, PA 19016

03/20/2024

Re: Request to Remove Inaccurate Credit Information

To Whom It May Concern:

Upon reviewing my credit report, I have identified certain item(s) that are not accurate and require correction:

1. The wrong amount is being reported
TCC FORT WORTH SOUTH
Account Number: 919000*****
Please ensure that all information is accurate

In accordance with the Fair Credit Reporting Act, I hereby request an investigation into these items and their removal from my credit report. It is my understanding that you will verify these items with the corresponding creditor. Any information that the creditor cannot confirm should be promptly deleted. I am aware that, as stated in 15 U.S.C. Sec. 1681i(a), you are obliged to complete this reinvestigation within 30 days of receiving this letter.

Please provide me with an updated copy of my credit report, free of charge as required by the act. Additionally, I kindly request that you notify any entities who have received my credit report in the past six months about the necessary corrections.

Thank you for your attention and assistance in resolving this matter.

Yours sincerely,

Patricia Davidson

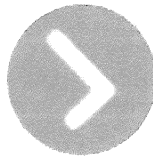
Patricia Davidson

Sent
Mon Mar 25, 2024

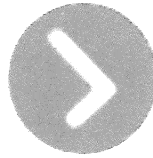
Exhibit
J

024.6.19.20 ✓

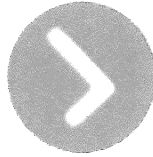
Confirmation number: 4095531160



Submitted
04/02/2024



Under investigation



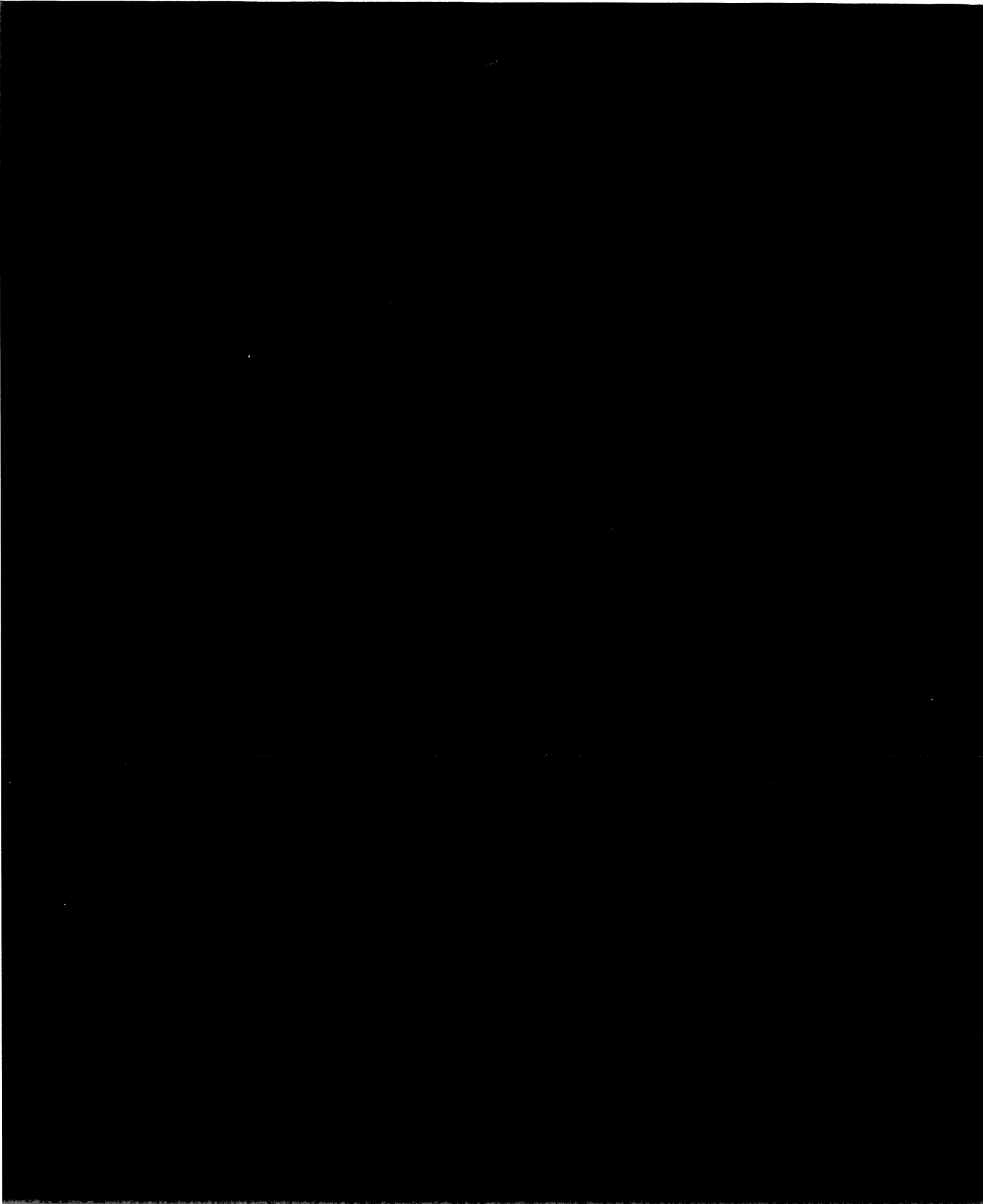
Completed
04/09/2024



exhibit ✓

April 8
10:46 AM

Edit



Acct. Number: 3875-2
Loan Number: 20704-2
Loan Type: 1
Loan Law : 2

DAVIDSON,PATRICIA
805 HEIGHTS DR APT F
Ft Worth, TX 76112
Phone:

Transaction Date: 04/08/2024
Date Made: 02/17/2023
WRITE OFF

Cash to Borr: \$119.27	Prepays: \$0.00	First Payment: \$135.00	Balance: \$1,350.00
First Due: 03/17/2023	Amount Financed: \$900.00	Periodic Payment: \$135.00	Other Charges: \$175.23
Matures: 12/17/2023	Loan Charges: \$450.00	Final Payment: \$135.00	Refund: \$0.00
Frequency: M	Total Note: \$1,350.00	Next Due: 03/17/2023	Payoff: \$1,525.23
Num. Payments: 10	APR: 97.73/0.00	Up to Date: \$1,525.23	Renew: (\$625.23)/(\$625.23)

Loan Charges

Charge Type	Amount	Ref. Type	Refund
Acquisition	90.00	0	0.00
I.A.H.C.	360.00	0	0.00

Other Charges

Charge Type	Amount
Late Charges:	100.00
Maturity Interest:	75.23

Details

Type	Date	Drw	Amount	Mat. Int.	SimInt.	Late Ch.	Ret. Ck.	Legal	To Bal.	Balance	Rev	ToDF.Bal
BR	02/17/2023	2	\$900.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,350.00	\$1,350.00	N	\$0.00
WO	07/31/2023	13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,350.00	N	\$0.00

Exhibit
M

Transcript 1

See
Exhibit
N

- S1: I can't find it.
- S2: I mean, it's charged off a couple of years ago, so I am--
- S1: Couple of years? It's about a year.
- S2: I mean, you know, last year.
- S1: Okay, but I just want-- Like I said, I don't have got the email, so basically it was \$1,350 and I owe \$1,525 on it. What amount did it charge off at? \$1,350?
- S2: \$1,350.
- S1: The \$1,350 is what it charged off at. Okay.
- S2: Yeah, that was your total.
- S1: That's what I owe.
- S2: I mean, you had a late fee, of course.
- S1: Right.
- S2: So, it charges off after the 5th month.
- S1: Okay.
- S2: So, for sure, you had \$10 once a month, so that was \$50, and then whatever the maturity interest was at that time.
- S1: Okay, I just want to, you know, get the exact amount that I owed when they closed. That's all I want to--

Transcript 2

- S1: I don't want to be inaccurate because I didn't have a document. You see what I'm saying?
- S2: Yeah.
- S1: I don't-- Like I have to get by email.



myEquifax™



25

Account Type

INSTALLMENT

Creditor Classification**Loan Type**

NOTE_LOAN

Original Creditor Name**Months Reviewed**

8

Activity Designator

PAID

Terms Frequency

MONTHLY

Term Duration

10 MONTHS

Purchased From**Sold To****Balance and Amounts****Balance**

\$0

Credit Limit**High Credit**

\$900

Available Credit**Account Dates****Date Opened**

Aug 16, 2022

Date Reported

Apr 09, 2024

Date of Last Activity**Date of First Delinquency***Exhibit 0*

Last reported Apr 09, 2024

\$1,350

Reported balance

*Exhibit
P*

Highest balance

\$1,350

You've paid off 0% of this loan

OVERVIEW

Highest balance

\$1,350

Monthly payment

--

Opened

Feb 17, 2023 (1 yrs, 1 mos)

Consumer Financial
Protection Bureau

(https://www.consumerfinance.gov/)

Start a new complaint

[◀ All complaints \(.\)](#)

240412-13937178

CLOSED



Submitted

STATUSSubmitted
to the
CFPB on
4/12/2024**PRODUCT**Payday
loan, title
loan,
personal
loan, or
advance
loan**ISSUE**Problem
with the
payoff
process
at the
end of
the loanCihibT
Q

We received your complaint. Thank you.

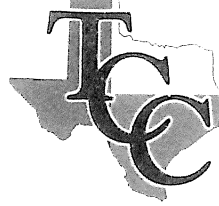
We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

YOUR COMPLAINT

I reached out to Texan credit march 19 to ask for the balance and agreement loan to see what's owed, it was refused. The balance concerns me, I went in person April 8th , the manager Rebecca refused to give me the paperwork of the installment agreement of what I owed. The paper she gave me is not the installment agreement , she made up an amount and gave it to me.

View full complaint



April 15, 2024

Re: CFPB Complaint #240412-13937178 – Patricia Davidson

Patricia Davidson,

Texan Credit Corporation (TCC) has investigated a complaint associated with the above referenced account that it received through the CFPB's customer complaint program on April 15, 2024. TCC has confirmed your account from February 17, 2023, and has confirmed the balance due. Per your request TCC has enclosed a copy of your installment agreement (loan contract dated 2/17/23).

If you have any other questions or concerns, please do not hesitate to contact us (936) 254-1900 ext. 203.

Respectfully,

Sean Baumgartner
President

Exhibit
R

TEXAN CREDIT CORPORATION

PO Box 130 • Timpson, TX 75975
Phone (936) 254-1900 • Fax (936) 254-1901

Descriptions	3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	G : Collection Account H : Foreclosure	L : Charge Off
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>>> **The information you disputed has been updated as well as other information on this item. Account # - *0704 The results are:** THE BALANCE OF THIS ITEM HAS BEEN UPDATED. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION *BALANCE *PAST DUE *HIGH CREDIT *DATE OF MAJOR DELINQUENCY 1ST REPORTED. If you have additional questions about this item please contact: **TCC FORT W, 2901 ALTA MERE DR, FORT WORTH, TX 76116-4100 Phone: (817) 920-1483**

TCC FORT WORTH SOUTH 2901 ALTA MERE DR FORT WORTH TX 761164100 : 8179201483
Account Number: *0704 Date Opened: 02/17/2023 High Credit: \$1,350 Credit Limit: 10 Months Terms Duration: Monthly Terms Frequency: 12 Months Revd: Activity Designator: Creditor Classification:

Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last 1st Rptd	Charge Off Amount	Deferred Pay Balloon Pay Start Date	Deferred Pay Balloon Pay Amount	Balloon Pay Date	Date Closed
04/09/2024	\$1,350	\$1,525				04/2023	04/2023					
Charge Off	Installation		Note Loan			Individual Account						

ADDITIONAL INFORMATION:
A Temporary Update Freeze On File
Charged Off Account

Exhibit G

Account History with Status Codes
02/2024 L 01/2024 L 12/2023 L 11/2023 L 10/2023 L 09/2023 L 08/2023 L 07/2023 3 06/2023 2 05/2023 1

Historical Account Information										
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator	
03/24	\$1,400				\$900		\$1,015	Note Loan		
02/24	\$1,400				\$900		\$1,015	Note Loan		
01/24	\$1,400				\$900		\$1,015	Note Loan		
12/23	\$1,400				\$900		\$1,015	Note Loan		
11/23	\$1,400				\$900		\$1,015	Note Loan		
10/23	\$1,400				\$900		\$1,015	Note Loan		
09/23	\$1,370				\$900		\$870	Note Loan		

< Patricia, an important update on yo... AA

to patricia_davidson@yahoo.com

Apr 21 at 10:21 PM ✓



Exhibit
R

We're unable to approve
your request

Your reference number: 270573078

Don't worry, Patricia. This decision did not affect your credit score.

Capital One **isn't able to pre-qualify you at this time**. We'll send a letter in the next 7-10 business days explaining why.

While Capital One can't offer you financing today, **you can still use Capital One Auto Navigator** to find a car you love. You can even connect with the dealer to explore other financing options that may work for you.



Delete



Reply



Forward



Move



More

We found **12 changes** to your Equifax credit report



Credit score

-19 points

since Apr 11, 2024

Payment History Changed (Positive)

Exhibit 5

Your TCC FORT WORTH SOUTH payment history has changed ^

Your account payment history was updated. Here's what changed:

Feb 2023 - Current

Apr 2023 - 30 Days Late

May 2023 - 60 Days Late

Jun 2023 - 90 Days Late

Jul 2023 - Charged Off

Feb 2024 - Unknown

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

Patricia A. Davidson

(b) County of Residence of First Listed Plaintiff Tarrant

(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)**DEFENDANTS**

Texan Credit Corporation

County of Residence of First Listed Defendant Harris county

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

4-24CV-524-P**II. BASIS OF JURISDICTION** (Place an "X" in One Box Only)

- ☒ 1 U.S. Government Plaintiff
- ☐ 2 U.S. Government Defendant
- ☐ 3 Federal Question (U.S. Government Not a Party)
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)Click here for: [Nature of Suit Code Descriptions.](#)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice PERSONAL INJURY <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 INTELLECTUAL PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 835 Patent - Abbreviated New Drug Application <input type="checkbox"/> 840 Trademark <input type="checkbox"/> 880 Defend Trade Secrets Act of 2016 SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit (15 USC 1681 or 1692) <input type="checkbox"/> 485 Telephone Consumer Protection Act <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education PRISONER PETITIONS Habeas Corpus: <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty Other: <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement			

V. ORIGIN (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from Another District (specify)
- ☐ 6 Multidistrict Litigation - Transfer
- ☐ 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

Brief description of cause:

Plaintiff Alleges violation of the Fair Credit Reporting Act 15 U.S.C 1681 (o) due to neglignt compliance

VII. REQUESTED IN COMPLAINT:☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.**DEMAND \$**

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No**VIII. RELATED CASE(S) IF ANY**

(See instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

05/30/2024

FOR OFFICE USE ONLY

RECEIPT # _____ AMOUNT _____ APPLYING IFP _____ JUDGE _____ MAG. JUDGE _____